

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARC D. KINANDER
KRISTEN H. KINANDER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-23425

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/30/2018 and confirmed on 10/22/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		97,813.25
Less Refunds to Debtor	462.00	
TOTAL AMOUNT OF PLAN FUND		97,351.25

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,814.24	
Trustee Fee	4,677.77	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,492.01

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 3262	29,614.17	29,614.17	0.00	29,614.17
	PNC BANK NA Acct: 3262	1,857.18	1,857.18	0.00	1,857.18
	PERITUS PORTFOLIO SERVICES* Acct: 7611	27,669.87	27,669.87	4,738.79	32,408.66
					63,880.01

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	MARC D. KINANDER Acct:	0.00	0.00	0.00	0.00
	MARC D. KINANDER Acct:	462.00	462.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX8-23	2,414.24	2,414.24	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 3603	3,947.69	3,947.69	0.00	3,947.69
					3,947.69

Unsecured					
	ALLEGHENY HEALTH NETWORK Acct: 6348	0.00	0.00	0.00	0.00
	ARM Acct: 4141	0.00	0.00	0.00	0.00
	BAY AREA CREDIT SERVICE Acct: 9446	0.00	0.00	0.00	0.00
	CAPITAL ONE** Acct: 2353	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL	643.70	46.35	0.00	46.35

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0551				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 8580				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,160.94	155.59	0.00	155.59
	Acct: 3813				
	FOUNDATION RADIOLOGY GROUP	0.00	0.00	0.00	0.00
	Acct: 1209				
	FREEDOM PLUS	9,921.85	714.37	0.00	714.37
	Acct: 4683				
	JEFFERSON HILLS SURGICAL SPEC	0.00	0.00	0.00	0.00
	Acct: 6848				
	JEFFERSON HOSPITAL++	0.00	0.00	0.00	0.00
	Acct:				
	LENDING CLUB CORP*	0.00	0.00	0.00	0.00
	Acct: 1154				
	US DEPARTMENT OF EDUCATION/MOHEL	97,712.64	7,035.31	0.00	7,035.31
	Acct: 9763				
	NAVIENT CFC	703.00	50.62	0.00	50.62
	Acct: 3603				
	NAVIENT CFC	1,363.22	98.15	0.00	98.15
	Acct: 3603				
	NAVIENT CFC	332.02	23.91	0.00	23.91
	Acct: 3603				
	SOUTH PITTSBURGH ANESTHESIA ASSO	0.00	0.00	0.00	0.00
	Acct: 7031				
	WELLS FARGO BANK NA	2,356.89	169.70	0.00	169.70
	Acct: 4243				
	INTERNAL REVENUE SERVICE*	2,057.07	148.11	0.00	148.11
	Acct: 3603				
	CAPITAL ONE BANK (USA) NA BY AMERIC	4,028.49	290.05	0.00	290.05
	Acct: 8340				
	NAVIENT PC TRUST	4,947.65	356.23	0.00	356.23
	Acct: 9763				
	NAVIENT PC TRUST	2,436.43	175.42	0.00	175.42
	Acct: 9763				
	NAVIENT CFC	5,642.41	406.25	0.00	406.25
	Acct: 9763				
	VERIZON BY AMERICAN INFOSOURCE LP	77.52	5.58	0.00	5.58
	Acct: 0001				
	AT & T MOBILITY II LLC	3,493.61	251.54	0.00	251.54
	Acct: 1968				
	DUQUESNE LIGHT COMPANY(*)	51.64	3.72	0.00	3.72
	Acct: 2528				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	125,390.46	9,028.11	0.00	9,028.11
	Acct: 3603				
	PORTFOLIO RECOVERY ASSOCIATES, LL	687.83	49.52	0.00	49.52
	Acct: 6498				
	LVNV FUNDING LLC	319.52	23.01	0.00	23.01
	Acct: 4250				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0551				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CLIENT SERVICES	0.00	0.00	0.00	0.00
	Acct:				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					19,031.54

TOTAL PAID TO CREDITORS	86,859.24
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TOTAL CLAIMED	
PRIORITY	3,947.69
SECURED	59,141.22
UNSECURED	264,326.89

Date: 10/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARC D. KINANDER
KRISTEN H. KINANDER
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-23425

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Marc D. Kinander
Kristen H. Kinander
Debtors

Case No. 18-23425-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 26, 2023

User: auto
Form ID: pdf900

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Marc D. Kinander, Kristen H. Kinander, 1407 Julian Cove, Auburndale, FL 33823-4063
14906473	+ ARM Inc, PO Box 277690, Hollywood, FL 33027-7690
14906472	+ Allegheny Health Network, 565 Coal Valley Road, Clairton, PA 15025-3703
14906481	+ Foundation Radiology, PO Box 1198, Somerset, PA 15501-0336
14906485	+ Jefferson Hills Surgical, 1200 Brooks Lane Suite 170, Jefferson Hills, PA 15025-3759
14906486	Jefferson Hospital, PO Box 3475, Toledo, OH 43607-0475
14906492	PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
14906493	South Pittsburgh Anesthesia, 1699 Washington Road, Suite 307, Pittsburgh, PA 15228-1629

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 27 2023 00:20:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14940558	+ Email/Text: g20956@att.com	Oct 27 2023 00:22:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14906474	^ MEBN	Oct 27 2023 00:07:46	Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600
14906475	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 27 2023 01:13:43	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14934191	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 27 2023 01:01:11	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14906476	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 27 2023 00:28:33	Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14906478	+ Email/Text: mediamanagers@clientservices.com	Oct 27 2023 00:19:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
14906479	Email/PDF: DellBKNotifications@resurgent.com	Oct 27 2023 00:28:02	Dell, PO Box 6403, Carol Stream, IL 60197
14942689	+ Email/Text: kburkley@bernsteinlaw.com	Oct 27 2023 00:22:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14906482	Email/Text: bk@freedomfinancialnetwork.com	Oct 27 2023 00:19:00	Freedom Financial, 4940 S. Wendler Drive, Suite 210, Tempe, AZ 85282
14934566	Email/Text: bk@freedomfinancialnetwork.com	Oct 27 2023 00:19:00	Freedom Plus, Box 2340, Phoenix, AZ 85002

District/off: 0315-2

User: auto

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14906480	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 27 2023 00:20:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14906483	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 27 2023 00:20:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14906477	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 27 2023 00:42:30	Chase, PO Box 6294, Carol Stream, IL 60197
15160107	Email/PDF: resurgentbknofications@resurgent.com	Oct 27 2023 00:28:39	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14906487	+ Email/Text: Documentfiling@lciinc.com	Oct 27 2023 00:19:00	Lending Club, Department 34268, PO Box 39000, San Francisco, CA 94139-0001
14906488	Email/Text: EBN@Mohela.com	Oct 27 2023 00:20:00	Mohela, PO Box 105347, Atlanta, GA 30348
14910233	Email/Text: EBN@Mohela.com	Oct 27 2023 00:20:00	US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield, Mo 63005
14929814	Email/PDF: pa_dc_claims@navient.com	Oct 27 2023 00:28:35	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14933698	Email/PDF: pa_dc_claims@navient.com	Oct 27 2023 00:28:43	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14906489	+ Email/PDF: pa_dc_claims@navient.com	Oct 27 2023 00:28:34	Navient, PO Box 9533, Wilkes Barre, PA 18773-9533
14945804	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Oct 27 2023 00:28:43	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
15318942	Email/Text: peritus@ebn.phinsolutions.com	Oct 27 2023 00:22:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14942746	Email/Text: Bankruptcy.Notices@pnc.com	Oct 27 2023 00:19:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14926965	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2023 00:28:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14909034	+ Email/PDF: rmscedi@recoverycorp.com	Oct 27 2023 00:28:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14946300	+ Email/Text: bncmail@w-legal.com	Oct 27 2023 00:21:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14938185	Email/PDF: ebn_ais@aisinfo.com	Oct 27 2023 00:28:21	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14906494	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 27 2023 00:28:25	WFFNATBank, PO Box 29482, Phoenix, AZ 85038-9482
14928981	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 27 2023 00:28:35	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 30			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court.; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14906484	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0315-2

User: auto

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Date Rcvd: Oct 26, 2023

Form ID: pdf900

Total Noticed: 38

14906490 *+ Navient, PO Box 9533, Wilkes Barre, PA 18773-9533
14906491 *+ Navient, PO Box 9533, Wilkes Barre, PA 18773-9533

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Marc D. Kinander chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Christopher M. Frye	on behalf of Joint Debtor Kristen H. Kinander chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8